

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Michael Turlington  
Judith Turlington  
DebtorsCase No. 17-15851-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw  
Form ID: 318Page 1 of 3  
Total Noticed: 63

Date Rcvd: Aug 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2019.

db/jdb  
smg Michael Turlington, Judith Turlington, 1006 Ferry St., Easton, PA 18042-4211  
+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603

smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
13975656 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: MABT/CONFIN, PO Box 8099, Newark, DE 19714-8099)  
14295743 +City Easton, P.O. Box 25061, Lehigh Valley, PA 18002-5061  
13975639 City of Easton, 123 S 3rd St Ste 2, Easton, PA 18042-4727  
14022710 +City of Easton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
13975641 City of Easton & EASD, 123 S 3rd St Ste 2, Easton, PA 18042-4727  
14295741 +Commonwealth of PA, Northampton County, Berkheimer Tax Innovations, P.O. Box 25149,  
Lehigh Valley, PA 18002-5149

13975643 Dept. of Education/Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360  
13975645 Easton Hospital, PO Box 503786, Saint Louis, MO 63150-3786  
13975646 Equitable Acceptance Corp., 1200 Ford Rd, Minnetonka, MN 55305-1616  
13975647 FEDED Services LLC, 600 Epic Way # 335, San Jose, CA 95134-2763  
13975648 GLELSI, PO Box 7860, Madison, WI 53707-7860  
13975649 +Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279  
13975650 Hunterdon Healthcare, 10604 Justin Dr, Des Moines, IA 50322-3755  
13975652 Jeffrey P. Kelly, Esq., PO Box 391, Norristown, PA 19404-0391  
13975654 KML Law Group PC, BNY Mellon Independence Ctr., 701 Market St # 5000,  
Philadelphia, PA 19106-1541

13975653 Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539  
13975655 +LabCorp, 3729 Nazareth Rd, Ste. 102, Easton, PA 18045-8339  
13975657 Manoj K. Mittal, MD PC, 41 Corporate Dr # 101, Easton, PA 18045-2670  
13975658 Medical Data Systems, 2001 9th Ave # 312, Vero Beach, FL 32960-6413  
13975659 Medical Data Systems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
13975660 Medical DataSystems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
14041333 +Met-Ed, 101 Crawford Corner Rd, Bldg #1 Ste 1-51, Holmdel, NJ 07733-1976  
13975662 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
14008097 +Nationstar Mortgage, LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, P.O. Box 619096,  
Dallas, TX 75261-9096

14037383 PA Department of Revenue, Inheritance Tax Division, P.O. Box 280601,  
Harrisburg, PA 17128-0601

14036201 PA Dept. of Revenue, Board of Appeals, P.O. Box 281021, Harrisburg, PA 17128-1021  
13975664 Pattenburg EMS, c/o ABC, LLC, PO Box 671, Pittstown, NJ 08867-0671  
14048340 United States Department of Education, Claims Filing Unit, Po Box 8973,  
Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Aug 21 2019 07:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 21 2019 03:10:32  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 21 2019 03:10:53 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13975634 EDI: AFNIRECOVERY.COM Aug 21 2019 07:08:00 AFNI, 1310 Martin Luther King Dr,  
Bloomington, IL 61701-1465

13975635 E-mail/Text: ebn@americollect.com Aug 21 2019 03:10:49 Americollect Inc.,  
1851 S Alverno Rd, Manitowoc, WI 54220-9208

14021010 EDI: RESURGENT.COM Aug 21 2019 07:08:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Laboratory, Corporation of America Holdings,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13975636 EDI: CAPONEAUTO.COM Aug 21 2019 07:08:00 Capital One Auto Finance, CB Disputes Team,  
PO Box 259407, Plano, TX 75025-9407

13989333 +EDI: AISACG.COM Aug 21 2019 07:08:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
P.O. Box 165028, Irving, TX 75016-5028

13975637 EDI: CAPITALONE.COM Aug 21 2019 07:08:00 Capital One Bank USA, PO Box 30281,  
Salt Lake City, UT 84130-0281

13975638 EDI: CHRM.COM Aug 21 2019 07:08:00 Chrysler Capital, PO Box 961275,  
Fort Worth, TX 76161-0275

13975642 EDI: CCS.COM Aug 21 2019 07:08:00 Credit Collection Services, PO Box 447,  
Norwood, MA 02062-0447

13975644 EDI: DIRECTV.COM Aug 21 2019 07:08:00 DirecTV, PO Box 5007,  
Carol Stream, IL 60197-5007

13975651 E-mail/Text: kristina.gutjahr@hunterdonradiology.com Aug 21 2019 03:11:23  
Hunterdon Radiology/Imaging Assoc., PO Box 5388, Clinton, NJ 08809-0388

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13990175 +EDI: MID8.COM Aug 21 2019 07:08:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
13975661 EDI: MID8.COM Aug 21 2019 07:08:00 Midland Funding LLC, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
13975663 EDI: NAVIENTFKASMDOE.COM Aug 21 2019 07:08:00 Navient Dept. of Education Loan Serv,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
14034335 EDI: NAVIENTFKASMSERV.COM Aug 21 2019 07:08:00 Navient Solutions, LLC. on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
13975665 EDI: PRA.COM Aug 21 2019 07:08:00 Portfolio Recovery Assoc. LLC, PO Box 12914,  
Norfolk, VA 23541-0914  
13992848 EDI: PRA.COM Aug 21 2019 07:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13976736 +EDI: PRA.COM Aug 21 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14036205 EDI: RESURGENT.COM Aug 21 2019 07:08:00 Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
14036204 +EDI: AIS.COM Aug 21 2019 07:08:00 T Mobile/T-Mobile USA, 4515 N Santa Fe Ave.,  
Oklahoma City, OK 73118-7901  
13980178 EDI: AIS.COM Aug 21 2019 07:08:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
14037918 EDI: AIS.COM Aug 21 2019 07:08:00 T Mobile/T-Mobile USA Inc., by American Info Source LP,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14037919 EDI: AIS.COM Aug 21 2019 07:08:00 T Mobile/T-Mobile USA Inc., by American InfoSource LP,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14038096 EDI: AIS.COM Aug 21 2019 07:08:00 T-Mobile/T-Mobile USA Inc., by American InfoSource LP,  
4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
14295744 +EDI: VERIZONCOMB.COM Aug 21 2019 07:08:00 Verizon, 500 Technology Dr., #300,  
Weldon Spring, MO 63304-2225  
14025751 EDI: AIS.COM Aug 21 2019 07:08:00 Verizon, by American InfoSource LP as agent,  
PO Box 248838, Oklahoma City, OK 73124-8838  
13975666 EDI: VERIZONCOMB.COM Aug 21 2019 07:08:00 Verizon Pennsylvania, 500 Technology Dr # 300,  
Weldon Spring, MO 63304-2225

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14037884 17-15851  
14056065 SELENE FINANCE LP, Attention: Cashiering Department P.O. Bo  
14037885\* AFNI, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465  
14037886\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080  
(address filed with court: Americollect Inc., 1851 S Alverno Rd, Manitowoc, WI 54220-9208)  
14037907\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: MABT/CONFIN, PO Box 8099, Newark, DE 19714-8099)  
14037887\* Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407  
14037888\* Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281  
14037889\* Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
14037890\* City of Easton, 123 S 3rd St Ste 2, Easton, PA 18042-4727  
14037891\* +City of Easton, 1 S 3rd St, Easton, PA 18042-4543  
14037892\* City of Easton & EASD, 123 S 3rd St Ste 2, Easton, PA 18042-4727  
14037893\* Credit Collection Services, PO Box 447, Norwood, MA 02062-0447  
14037894\* Dept. of Education/Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360  
14037895\* DirecTV, PO Box 5007, Carol Stream, IL 60197-5007  
14037896\* Easton Hospital, PO Box 503786, Saint Louis, MO 63150-3786  
14037897\* Equitable Acceptance Corp., 1200 Ford Rd, Minnetonka, MN 55305-1616  
14037898\* FEDED Services LLC, 600 Epic Way # 335, San Jose, CA 95134-2763  
14037899\* GLELSI, PO Box 7860, Madison, WI 53707-7860  
14037900\* +Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279  
14037901\* Hunterdon Healthcare, 10604 Justin Dr, Des Moines, IA 50322-3755  
14037902\* Hunterdon Radiology/Imaging Assoc., PO Box 5388, Clinton, NJ 08809-0388  
14037903\* Jeffrey P. Kelly, Esq., PO Box 391, Norristown, PA 19404-0391  
14037905\* KML Law Group PC, BNY Mellon Independence Ctr., 701 Market St # 5000,  
Philadelphia, PA 19106-1541  
14037904\* Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539  
14037908\* Manoj K. Mittal, MD PC, 41 Corporate Dr # 101, Easton, PA 18045-2670  
14037909\* Medical Data Systems, 2001 9th Ave # 312, Vero Beach, FL 32960-6413  
14037910\* Medical Data Systems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
14037911\* Medical DataSystems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
14037912\* Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
14037913\* Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
14037914\* Navient Dept. of Education Loan Serv, PO Box 9635, Wilkes Barre, PA 18773-9635  
14037915\* PA Dept of Revenue, Inheritance Tax Division, PO Box 280601, Harrisburg, PA 17128-0601  
14037917\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Assoc. LLC, PO Box 12914,  
Norfolk, VA 23541-0914)  
14037916\* Pattenburg EMS, c/o ABC, LLC, PO Box 671, Pittstown, NJ 08867-0671  
14037920\* Verizon Pennsylvania, 500 Technology Dr # 300, Weldon Spring, MO 63304-2225

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13975640      ##+City of Easton, 1 S 3rd St, Easton, PA 18042-4543

TOTALS: 2, \* 33, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 20, 2019 at the address(es) listed below:

EDWARD L. CROW on behalf of Joint Debtor Judith Turlington attorneycrow@yahoo.com  
EDWARD L. CROW on behalf of Debtor Michael Turlington attorneycrow@yahoo.com  
JAMES RANDOLPH WOOD on behalf of Creditor City of Easton jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com  
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Selene Finance LP bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com, ecf\_frpa@trustee13.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,  
ecf\_frpa@trustee13.com  
TREVOR L. GROSS on behalf of Joint Debtor Judith Turlington tgross@northpennlegal.org,  
gburchell@nplspa.org  
TREVOR L. GROSS on behalf of Debtor Michael Turlington tgross@northpennlegal.org,  
gburchell@nplspa.org  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**Debtor 1 **Michael Turlington**Social Security number or ITIN **xxx-xx-9743**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2 **Judith Turlington**Social Security number or ITIN **xxx-xx-5508**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **17-15851-mdc****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Turlington  
 aka Michael B. Turlington, aka Michael Berry  
 Turlington

Judith Turlington  
 aka Judy Turlington, aka Judith Villanueva

8/20/19

**By the court:** Magdeline D. Coleman  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**